

I am 25 years old and have been an IBO with Quixtar for almost 2 and ½ years. My experience in building a part-time business while working full-time has been very rewarding. My goal within the next two years is to pay off old credit card debt, have 6 months living expenses in savings, and be working for myself only.

My father owns a traditional insurance company and I grew up helping him in his office. I understand the benefits in owning an internet-based company powered through Quixtar because I have no employees, no inventory, no lease/building, no business insurance...the list goes on and on!

This was a perfect business opportunity for me because I am young, had no capital to invest, and was working 50 hours a week for a large corporation which did not leave me much free time. When I was introduced to this opportunity, my sponsor showed me the business plan and lent me approved literature that reviewed how money is made and a CD that provided information about the concept and internet. I let my sponsor know that I was very interested in the opportunity, but I would be busy with work for the next two months. He told me to call him when the time was right. I called a couple of months later and he invited me to a larger presentation in San Antonio, which I attended and decided to become an IBO. He then invited me to attend a major Conference in Houston. I was very excited to see so many young people making a difference in their own lives, and within the next two weeks, I developed a very profitable business structure that completely covered my business expenses and provided a profit every month that I've been in business and continues to grow.

I give every person I sponsor the same information I was given and suggest they go to www.BBB.com and www.thisbiznow.com. During the follow-up, I show them the work required to have success as an IBO. I work with them to create a game-plan that can help them reach their specific goals, but I don't push them...I provide help and encouragement and let them grow at their own pace (just like my sponsor did for me). Each IBO typically spends \$209 + tax and shipping, which includes their annual registration fee and a product pack. Every person is informed that Quixtar has a money back guarantee for 6 months after they register.

I'm not sure what a 7-day waiting period would accomplish. I've never hurried someone to register because I only work with people that want to run a business with our team. The 7-day waiting period seems like unnecessary record keeping that has no benefit to me nor to the person reviewing the business opportunity in that it restricts their freedom to make decisions on how quickly they want to start their business.

The requirement to provide references is actually a good marketing strategy that some traditional companies use because a customer can ask other people how they liked the product or service. However, I've never heard of a company being required to provide references. I, as a young IBO that has had success, will probably have many other IBO's asking me to be a reference for them if this rule is approved. That means that I will not only be building my business, but also having to help others that I have no financial interest in helping...it is a waste of my time to answer questions of other people's prospects! I am also a single woman, which means that my personal contact information would be made available to potentially less-desirable people. Currently, prospects have ample opportunity to meet other IBO's in each city's open meeting (free admission) or periodic seminars and quarterly conferences (I provide money back guarantee).

The litigation list would be difficult to keep up-to-date. I've never seen other traditional companies need to provide a list of litigation. We are all Independent Business Owners,

which means that my company is not a reflection of all other IBO's. Giving a prospect a list could reflect badly on my company because "seller" could be anyone that ever even attempted to sell through Quixtar...they could quit the next day, but leave a mark for 10 years. Prospects can go to www.BBB.com and see information on litigation against Quixtar.

I give each interested prospect a packet called SA-4400 that lists income potential at different levels. The average monthly gross income is listed in the flip charts and also when they sign-up as an IBO. Having to make a separate disclosure for every example seems to be time consuming to showing the business plan. I let each prospect know that their success is totally dependent on them and that they could make more or less than what the "standard" plan shows.

I rarely discuss how I am doing financially in Quixtar, except to show them the level that I have achieved in the bonus program. When a prospect asks me how much I make, I respectfully decline to answer in that what I make has no impact on how they will do in business. We each own our own business, and I don't want what I make give them too much hope or deter them from starting their own business. Requiring each IBO to disclose their earnings seems misleading to a prospect that has never owned their own business.

Thank you for the opportunity to give my opinion on future rulings and I appreciate your concern to keep prospects informed!